



Atty. Dkt. No. 037607-0177

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.

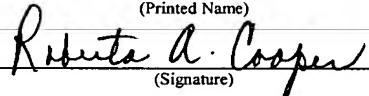
Title: COMPUTERIZED SYSTEMS
AND METHODS FOR
FACILITATING THE FLOW OF
CAPITAL THROUGH THE
HOUSING FINANCE INDUSTRY

Appl. No.: 10/743,484

Filing Date: 12/22/2003

Examiner: To be determined

Art Unit: 3624

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 593165635 US	05/11/05
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith are copies of Form PTO/SB/08, copies of the Notice of References Cited by the Examiner and a copy of Form PTO-1449 listing the documents cited by or submitted to the U.S. PTO in parent application Serial No. 10/331,680, filed 12/30/2002. As provided in 37 CFR §1.98(d), copies of the documents are not being provided since they were previously submitted to the United States Patent & Trademark Office in the above-identified parent application.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(b), before the mailing date of the first Office Action on the merits.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

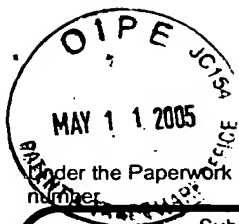
The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Respectfully submitted,

Date 5/11/05

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By Jean M. Tibbetts
Jean M. Tibbetts
Attorney for Applicant
Registration No. 43,193



MODIFIED PTO/SB/08 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: June 4, 2004

(use as many sheets as necessary)

Complete if Known

Application Number	10/331,680
Filing Date	12/30/2002
First Named Inventor	Michael J. Williams
Group Art Unit	3624
Examiner Name	Subramanian, N.
Attorney Docket Number	037607-0154

Sheet

1

of

2

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A1	6,594,635	B1	Erlanger	07-15-2003	
	A2	6,584,467	B1	Haught et al.	06-24-2003	
	A3	6,505,176	B2	DeFrancesco, Jr. et al.	01-07-2003	
	A4	6,438,526	B1	Dykes et al.	08-20-2002	
	A5	6,405,181	B2	Lent et al.	06-11-2002	
	A6	6,311,169	B2	Duhon	10-30-2001	
	A7	6,289,319	B1	Lockwood	09-11-2001	
	A8	6,226,624	B1	Watson et al.	05-01-2001	
	A9	6,202,053	B1	Christiansen et al.	03-13-2001	
	A10	6,144,948		Walker et al.	11-07-2000	
	A11	6,125,349		Maher	09-26-2000	
	A12	6,119,103		Basch et al.	09-12-2000	
	A13	6,112,190		Fletcher et al.	08-29-2000	
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	A16	5,970,464		Apte et al.	10-19-1999	
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	A18	5,696,907		Tom	12-09-1997	
	A19	5,274,547		Zoffel et al.	12-28-1993	
	A20	5,262,941		Saladin et al.	11-16-1993	
	A21	4,876,648		Lloyd	10-24-1989	
	A22	3,316,395		Lavin	04-25-1967	
	A23	2004/0002915	A1	McDonald et al.	01-01-2004	
	A24	2003/0229581	A1	Green et al.	12-11-2003	
	A25	2003/0033242	A1	Lynch et al.	02-13-2003	
	A26	2002/0052815	A1	Johnson et al.	05-02-2002	
	A27	2001/0032178	A1	Adams et al.	10-18-2001	
	A28	2001/0029482	A1	Tealdi et al.	10-11-2001	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	A29	WO	01/41019	A2	Homestore.Com, Inc.	06-07-2001		
	A30	WO	01/27832	A1	Karkukly et al.	04-19-2001		
	A31	WO	00/21011		Indymac, Inc.	04-13-2000		
	A32	WO	99/48036		Financial Systems, Inc.	09-23-1999		

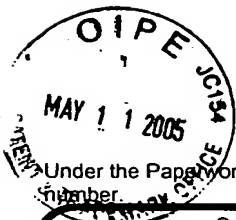
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Examiner
SignatureDate
Considered

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/331,680
Date Submitted: June 4, 2004		Filing Date	12/30/2002
(use as many sheets as necessary)		First Named Inventor	Michael J. Williams
		Group Art Unit	3624
		Examiner Name	Subramanian, N.
		Attorney Docket Number	037607-0154
Sheet	2	of	2

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A33	Home Shark Prequalification website materials 2/1/99, https://loanforms.homes shark.com/secure/CAanalysis .	
	A34	Home Shark Loan Application website materials 2/1/99, https://loanforms.homes shark.com/secure .	
	A35	E-LOAN; Qualify For a Loan, Pre-Qualifying Interview website materials 2/1/99, http://e-loan.com/cgi-bin .	
	A36	iQualify.com; Loan Application website materials 2/1/99, http://secure01.iqualify.com/scripts/prodselectupd .	
	A37	LendingTree, Mortgage, Apply Online website materials 2/1/99, https://loans.lendingtree.com .	

001.1644151.1

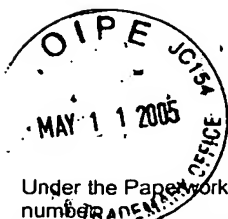
Examiner Signature		Date Considered	
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

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Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: January 9, 2004

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Sheet 1 of 1

Complete if Known

Application Number	10/331,680
Filing Date	12/30/2002
First Named Inventor	Michael J. Williams
Group Art Unit	3624
Examiner Name	Subramanian, N.
Attorney Docket Number	037607-0154

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS

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		Office ³	Number ⁴	Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A1	Amendment and Reply Under 37 CFR 1.111, dated August 8, 2003, for copending US patent application no. 09/593,106, which is the parent of US patent application no. 10/331,680.	
	A2	Reply and Amendment, dated December 23, 2002, for copending US patent application no. 90/593,106, which is the parent of US patent application no. 10/331,680.	
	A3	Non-final Office Action for US patent application no. 09/593,106, dated April 10, 2003.	
	A4	Non-final Office Action for US patent application no. 09/593,106, dated August 30, 2002.	

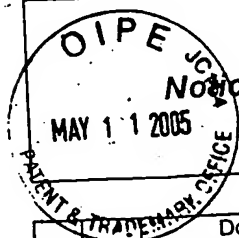
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⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Notice of References Cited

Application/Control No.

09/593,106

Applicant(s)/Patent Under
Reexamination
WILLIAMS ET AL.

Examiner

Narayanswamy Subramanian

Art Unit

3624

Page 1 of 1

U.S. PATENT DOCUMENTS

*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
A	US-2002/0023051	03-2000	Kunzle et al.	705/38
B	US-6,105,007	08-2000	Norris, Jeffrey A.	705/35
C	US-6,029,149	02-2000	Dykstra et al.	705/35
D	US-			
E	US-			
F	US-			
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J	US-			
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M	US-			

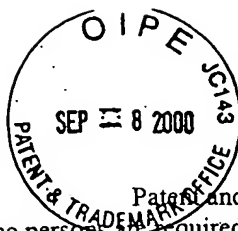
FOREIGN PATENT DOCUMENTS

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N					
O					
P					
Q					
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S					
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NON-PATENT DOCUMENTS

*	Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages
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PTO/SB/08A (10-96)

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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT			
		Application Number	09/593,106
		Filing Date	June 13, 2000
		First Named Inventor	Michael J. Williams
		Group Art Unit	2761
(use as many sheets as necessary)		Examiner Name	Not Assigned
Sheet	1 of 2	Attorney Docket Number	099913/11

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS								
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		Office ³	Number ⁴	Kind Code ⁵ (If known)				

Examiner Signature	N. Liberman	Date Considered	8/12/02
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¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).
⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.
Burden Hour Statement. This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231.



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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet	2	of	2
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Complete if Known

Application Number	09/593,106
Filing Date	June 13, 2000
First Named Inventor	Michael J. Williams
Group Art Unit	2761
Examiner Name	Not Assigned
Attorney Docket Number	099913/11

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

[illegible]

**Examiner
Signature**

N. Subramaniam

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Notice of References Cited

Application/Control No.

10/331,680

Applicant(s)/Patent Under
Reexamination
WILLIAMS ET AL.

Examiner

Narayanswamy Subramanian

Art Unit

3624

Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
✓	A	US-6,029,149	02-2000	Dykstra et al.	705/38
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
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Form PTO-1449
(MODIFIED)U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
037607-0154SERIAL NO.
10/331,680**INFORMATION DISCLOSURE CITATION***(Use several sheets if necessary)*

APPLICANT

Williams et al.

FILING DATE

12/30/2002

GROUP ART UNIT

3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
		5,878,403	3/2/1999	DeFrancesco, et al.	705	38	9/12/1995
		6,385,594	5/7/2002	Lebda, et al.	705	38	5/8/1998

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

EXAMINER**DATE CONSIDERED**

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